

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: John A. Phillips Jr. aka John Phillips  
Debtor(s)

CHAPTER 13

BANK OF AMERICA, N.A.

Movant

vs.

NO. 19-17503 ELF

John A. Phillips Jr. aka John Phillips

Debtor(s)

John Phillips, Sr.

Co-Debtor

11 U.S.C. Sections 362 and 1301

William C. Miller Esq.

Trustee

**ORDER**

AND NOW, this 4th day of June, 2020 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

**ORDERED** THAT: The Motion for Relief from the Automatic Stay is **granted** and the automatic stay under 11 U.S.C. Section 362 and 1301, is **modified** with respect to the subject premises located at 1371 Westbury Drive, Philadelphia, PA 19151 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its *in rem* rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



**ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE**